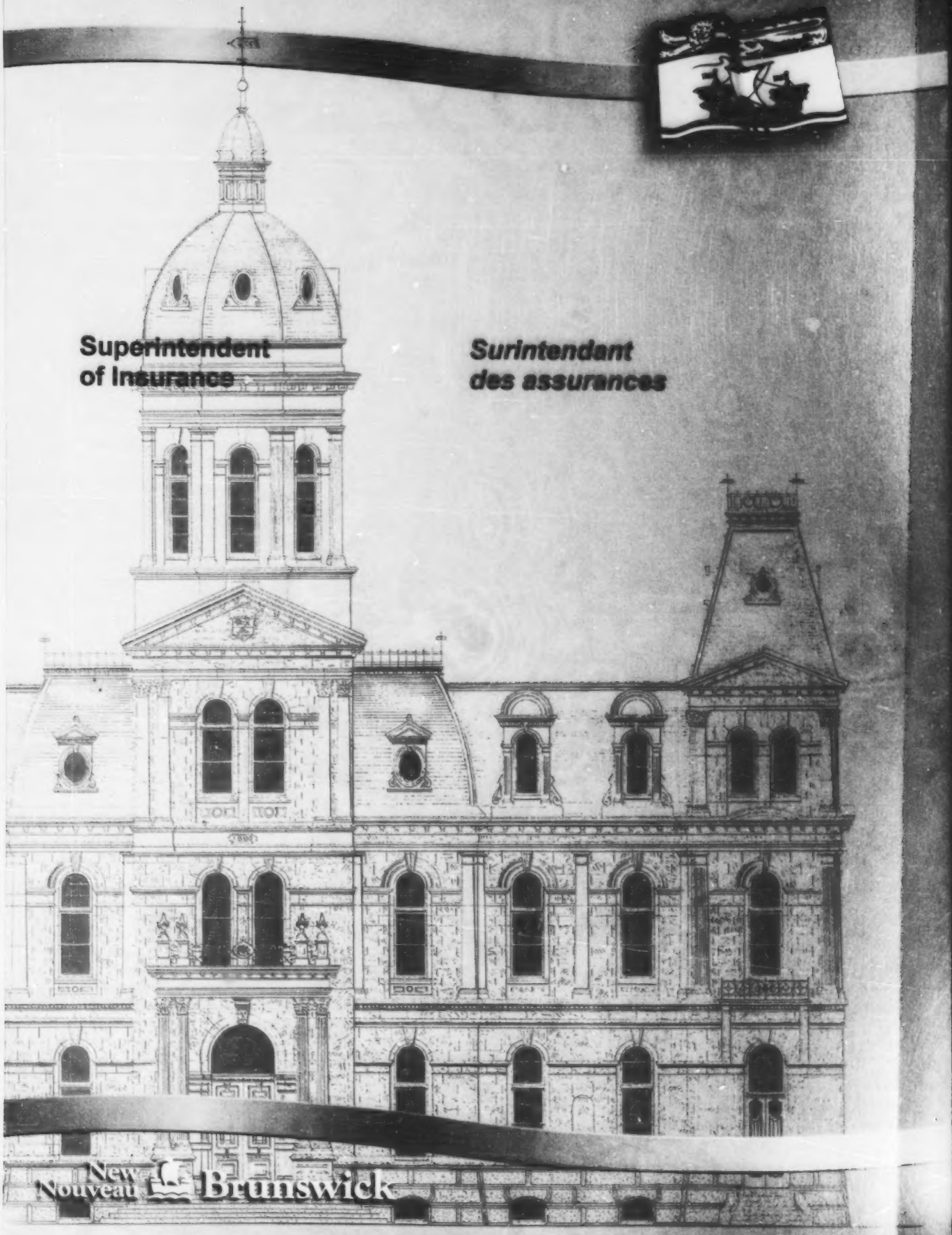

Superintendent of Insurance

Surintendant des assurances

New Nouveau Brunswick

1999-2000 Annual Report

Published by:
Superintendent of Insurance
Province of New Brunswick
P. O. Box 6000
Fredericton, New Brunswick
E3B 5H1
Canada

January 2001

Cover:
Communications New Brunswick

Printing and Binding:
Printing Services, Suppply and Services

ISBN 1-55137-434-X

ISSN 1181-7755

Printed in New Brunswick

Rapport annuel 1999-2000

Publié par:
Surintendant des assurances
Province du Nouveau-Brunswick
Case postale 6000
Fredericton, (Nouveau-Brunswick)
E3B 5H1
Canada

Janvier 2001

Couverture:
Communications Nouveau-Brunswick

Imprimerie et reliure:
Services d'imprimerie, Approvisionnement et Services

ISBN 1-55137-434-X

ISSN 1181-7755

Imprimé au Nouveau-Brunswick

101-04856/

Superintendent
of Insurance

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des assurances

1999-2000

Annual Report

Rapport annuel

New Nouveau Brunswick

Justice
Insurance Branch

Justice
Direction des assurances

New
Nouveau Brunswick

January 31, 2001

The Honourable Bradley Green, Q.C.
Minister of Justice
Province of New Brunswick

Dear Minister:

I am pleased to submit the Sixty-third Report of the Superintendent of Insurance for the insurance companies' business year 1999 and for the Superintendent's fiscal year ending March 31, 2000.

Total premiums, for all classes of insurance, paid by policyholders in the business year 1999 were in excess of $1 billion ($1,186,174,000), an increase of approximately 5.3% over the previous year. Total claims and benefits paid to consumers were $1,054,750,520, which represents 88.9% of premiums paid.

With premiums of $540,113,251 on property and casualty business, losses paid in 1999 were $447,243,110 or a loss ratio of 82.8% as compared to 83.7% in 1998. Automobile insurance loss ratio in 1999 was at 92%, compared to 84% in 1998.

In relation to auto insurance, there continues to be a depopulating of risk from the Facility Association (market of last resort). Premiums to the Facility Association in 1999 were $11,904,000, a reduction of 19.5% over 1998.

In 1999, insurance on the person (life and health) premium volume increased to $539,564,000, an increase of 6.5%. Claims and benefits paid (not including annuities) exceeded $399 million, which is approximately 74% of premiums paid.

On revenue, premium taxes are collected on the basis of 2% of premium income for life companies and 3% of premiums for other than life companies. The amount received for 1999-2000 was $23,957,436. The Fire Marshall's Tax, levied on all fire premiums collected by insurers during 1999-2000, exceeded $1,285,381. The rate is 1% of premiums and is collected on behalf of the Department of Municipalities. In addition, the Branch collected $21,478,222 from automobile insurers on behalf of the Department of Health and Community Services. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 1999-2000 were $336,947. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.

Tel./Téléphone :
(506) 453-2541
Fax/Télécopieur :
(506) 453-7435

P.O. Box 6000
Fredericton
New Brunswick
Canada E3B 5H1

Case postale 6000
Fredericton
Nouveau-Brunswick
Canada E3B 5H1

Justice
Insurance Branch

Justice
Direction des assurances

New
Nouveau Brunswick

Le 31 janvier 2001

L'honorable Bradley Green, c. r.
Ministre de la Justice
Province du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-troisième rapport du bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2000, et pour l'exercice 1999 des compagnies d'assurances.

Pour toutes les catégories, les assurés ont versé des primes totalisant plus de un milliard de dollars (1 186 174 000 $) au cours de l'exercice 1999, soit une augmentation d'environ 5,3 p. 100 par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 054 750 520 $, ce qui représente 88,9 p. 100 des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 540 113 251 $ et les pertes remboursées se sont élevées à 447 243 110 $, ce qui représente un ratio sinistres/primes de 82,8 p. 100, comparativement à 83,7 p. 100 en 1998. Le ratio sinistres/primes de l'assurance-automobile était de 92 p. 100 en 1999, comparativement à 84 p. 100 en 1998.

En ce qui concerne l'assurance automobile, on note une diminution continue des dossiers à risque assumés par la Facility Association (marché de dernier recours). Les primes versées à la Facility Association se sont élevées à 11 904 000 $ en 1999, ce qui représente une diminution de 19,5 p. 100 par rapport à 1998.

Durant l'année 1999, le volume des assurances de personnes (vie et maladie) a augmenté à 539,564,000 $, ce qui représente une hausse de 6,5 p. 100 par rapport à 1998. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) ont dépassé 399 millions de dollars, soit environ 74 p. 100 des primes versées.

La taxe sur les primes d'assurance équivaut à 2 p. 100 du montant des primes payées aux compagnies d'assurance-vie et à 3 p. 100 des primes versées aux autres compagnies d'assurance. En 1999-2000, les sommes provenant de cette taxe se sont chiffrées à 23 957 436 $. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 1999-2000, a rapporté plus de 1 285 381 $. Le taux d'imposition correspond à 1 p. 100 des primes et la perception est faite pour le compte du ministère des Municipalités. De plus, la Direction des assurances a perçu 21 478 222 $ auprès des assureurs-automobile pour le compte du ministère de la Santé et des Services communautaires. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 336 947 $ pour 1999-2000. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Tel./Telephone :
(506) 453-2541
Fax/Telecopieur :
(506) 453-7435

P.O. Box 6000
Fredericton
New Brunswick
Canada E3B 5H1

Case postale 6000
Fredericton
Nouveau-Brunswick
Canada E3B 5H1

Licence and examination revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled $323,644.

There were 271 insurance companies licensed during 1999, comprised of the following:

Licensed Insurers	1999	1998
Provincial Mutual	4	4
Life	101	104
Other than Life	155	157
Fraternal	7	7
Reciprocal	3	3
Miscellaneous	1	1
Total number of licensed insurers	271	276

The intermediaries licensed during the fiscal year were as follows:

License Type	1999-2000	1998-1999
Life Insurance Agents/Brokers	1,952	1,655
Other Than Life Agents/Brokers	1,222	1,124
Non-Resident Brokers	773	564
Accident & Sickness Agents	113	68
Travel Agents	114	122
Special Insurance Brokers	5	5
Damage Appraisers	75	66
Adjusters	403	318
Total number of licences produced	4,823	4,751

Inquiries from consumers and the industry remained steady during the year. The Branch continues to respond to requests for clarification and intervention resulting from disputes between claimants and insurers.

The Branch continued to participate in the Atlantic Insurance Legislation Harmonization Project as mandated by the Conference of Atlantic Premiers. The Superintendent of Insurance for New Brunswick remained chair of the Steering Committee established for this Project. On April 6, 1999, a consultation paper and Model Act were released for stakeholder discussion and input. A detailed review of submissions was undertaken by Superintendents with the intention of producing recommendations for harmonization of Atlantic Canadian insurance legislation. Work on this project is ongoing.

Respectfully submitted,

Suzanne Bonnell-Burley
Superintendent of Insurance

Les recettes provenant des licences et des examens pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 323 644 $.

En 1999, 271 compagnies d'assurance étaient titulaires d'une licence. Elles se répartissaient comme suit :

Assureurs autorisés	1999	1998
Compagnies mutuelles provinciales	4	4
Compagnies d'assurance-vie	101	104
Autres compagnies d'assurance	155	157
Sociétés de secours mutuel	7	7
Compagnies d'assurance réciproque	3	3
Divers	1	1
Total des assureurs titulaires d'une licence	271	276

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

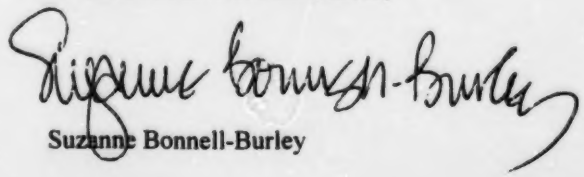
Genre de licence	1999-2000	1998-1999
Agents/courtiers d'assurance-vie	1 952	1 655
Agents/courtiers autres qu'assurance-vie	1 222	1 124
Courtiers non résidents	773	564
Agents d'assurance-accidents et maladie	113	68
Agents d'assurance-voyage	114	122
Courtiers d'assurance spéciaux	5	5
Estimateurs de dommages	75	66
Experts en sinistres	403	318
Total des licences délivrées	4 823	4 751

Les demandes de renseignements provenant des consommateurs et des assureurs se sont maintenues au cours de l'année. La Direction a continué sur demande à fournir des conseils et à intervenir dans les conflits entre demandeurs et assureurs.

La Direction a continué de participer à l'initiative d'harmonisation des lois sur les assurances des Provinces atlantiques, conformément aux directives de la Conférence des premiers ministres de l'Atlantique. La surintendante des assurances du Nouveau-Brunswick est présidente du comité directeur formé dans le cadre de cette initiative. Un document de consultation et un modèle de loi ont été rendus publics le 6 avril 1999 pour que les divers intervenants puissent en discuter et exprimer leurs commentaires en ce qui les concerne. Un examen détaillé de ces commentaires a été entrepris par les surintendants des assurances dans le but de formuler des recommandations au sujet de l'harmonisation des lois sur les assurances des Provinces atlantiques. Le travail concernant ce projet se poursuit.

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

La surintendante des assurances,



Suzanne Bonnell-Burley

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New Companies/ ***Nouvelles Compagnies***
January 1, 1999 - December 31, 1999
1 janvier 1999 - 31 décembre 1999

Company Name ***Nom de la compagnie***	**Canadian Chief Agent** ***Agent principal canadien***
Chieftain Insurance Company	George L. Cooke c/o Dominion of Canada General Insurance Company 165 University Avenue Toronto, Ontario E3B 6G9
EULER American Credit Indemnity Company	Robert Labelle CIBC Tower Suite 1702 1155 René Lévesque Blvd. West Montréal, PQ H3B 3Z7
Hartford Life Insurance Company	Susan L. Naylor Blaney McMurtry Suite 1400 20 Queen St. West Toronto, Ontario M5H 2V3
Superior Life Insurance Company	Eileen Mayer Suite 100 6205-B Airport Road Mississauga, Ontario L4V 1E1

Change of Name - Insurers/*Assurerurs qui ont changé de statut*
January 1, 1999 - December 31, 1999
1 janvier 1999 - 31 décembre 1999

Allendale Mutual Insurance Company

Changed Name to / *Changé à* :

Factory Mutual Insurance Company

July 1, 1999 / *le 1 juillet 1999*

American Credit Indemnity Company

Changed Name to / *Changé à* :

EULER American Credit Indemnity Company

October 4, 1999 / *le 4 octobre 1999*

CIGNA Insurance Company of Canada

Changed Name to / *Changé à* :

ACE INA Insurance

Assurance ACE INA

September 1, 1999 / *le 1 septembre 1999*

Commercial Union Assurance Company plc

Changed Name to / *Changé à* :

CGU International Insurance plc

October 1, 1999 / *le 1 octobre 1999*

The General Accident Assurance Company of Canada

Changed Name to / *Changé à* :

CGU Insurance Company of Canada

CGU, Compagnie D'Assurance du Canada

March 31, 1999 / *le 31 mars 1999*

General Insurance Company of Royal Bank of Canada

Changed Name to / *Changé à* :

RBC General Insurance Company

Compagnie d'assurance générale RBC

August 16, 1999 / *le 16 août 1999*

Guardian Insurance Company of Canada

Changed Name to / *Changé à* :

The Nordic Insurance Company of Canada

La Nordique compagnie d'assurance du Canada

February 1, 1999 / *le 1 février 1999*

Life Insurance Company of Royal Bank of Canada

Changed Name to / *Changé à* :

RBC Life Insurance Company

Compagnie d'assurance vie RBC

October 4, 1999 / *le 4 octobre 1999*

The Mutual Life Assurance Company of Canada

Changed Name to / *Changé à* :

Clarica Life Insurance Company

Clarica compagnie d'assurance sur la vie

July 21, 1999 / *le 21 juillet 1999*

Pafco Insurance Company

Changed Name to / *Changé à* :

Pembridge Insurance Company

Pembridge Compagnie d'Assurance

May 15, 1999 / *le 15 mai 1999*

The Non-Marine Underwriters, Members of Lloyd's, London, England

Changed Name to / *Changé à* :

Lloyd's Underwriters

Les Souscripteurs du Lloyd's

October 1, 1999 / *le 1 octobre 1999*

Zurich Indemnity Company Of Canada

Changed Name to / *Changé à* :

Peopleplus Insurance Company

Omnimonde Compagnie d'assurances

February 1, 1999 / *le 1 février 1999*

Companies That Have Ceased Operations

Compagnies qui ont cessé d'exercer des opérations d'assurance

January 1, 1999 - December 31, 1999

1 janvier 1999 - 31 décembre 1999

Alta Surety Company

La Compagnie de Cautionnement Alta

Ceased May 31, 1999 / *cessé 31 mai 1999*

Continental Assurance Company

Ceased May 31, 1999 / *cessé 31 mai 1999*

MIC Life Insurance Corporation

La Compagnie d'Assurance-Vie MIC

Ceased May 31, 1999 / *cessé 31 mai 1999*

Seaboard Life Insurance Company

Compagnie d'Assurance-vie Seaboard

Ceased May 31, 1999 / *cessé 31 mai 1999*

Skandia Insurance Company Ltd

Skandia Société Anonyme d'Assurances

Ceased May 31, 1999 / *cessé 31 mai 1999*

Mergers and Amalgamations/*Assurerurs qui ont fusionné*
January 1, 1999 - December 31, 1999
1 janvier 1999 - 31 décembre 1999

AIG Life Insurance Company of Canada
La Compagnie d'Assurance-Vie AIG du Canada

Amalgamated with/*fusionné avec*:

Hartford Life Insurance Company of Canada
Hartford du Canada, Compagnie d'Assurance-Vie

Continuing Company/*maintenant le nom de*:

AIG Life Insurance Company of Canada
La Compagnie d'Assurance-Vie AIG du Canada
September 30, 1999/*le 30 septembre 1999*

Allendale Mutual Insurance Company

Amalgamated with/*fusionné avec*:

Arkwright Mutual Insurance Company
and
Protection Mutual Insurance Company

Continuing Company/*maintenant le nom de*:

Allendale Mutual Insurance Company
July 1, 1999/*le 1 juillet 1999*

Allianz Insurance Company of Canada
Compagnie d'Assurance Allianz du Canada

Amalgamated with/*fusionné avec*:

The Canadian Surety Company
Compagnie D'Assurance Canadian Surety

Continuing name/*maintenant le nom de*:

Allianz Insurance Company of Canada
Compagnie d'Assurance Allianz du Canada
April 1, 1999/*le 1 avril 1999*

AXA Boréal Assurances Inc.
AXA Boreal Insurance Inc.

Amalgamated with/*fusionné avec*:

AXA Assurances Inc.
AXA Insurance Inc.

Continuing Company/*maintenant le nom*:

AXA Assurances Inc.
AXA Insurance Inc.
January 1, 1999/*le 1 janvier 1999*

CGU Insurance Company of Canada
CGU, Compagnie D'Assurance du Canada

Amalgamated with/*fusionné avec*:

Commercial Union Assurance Company of Canada
La Compagnie D'assurance Union Commerciale du Canada

Continuing Company/*maintenant le nom de*:

CGU Insurance Company of Canada
CGU, Compagnie D'Assurance du Canada
October 1, 1999/*le 1 octobre 1999*

CGU Insurance Company of Canada
CGU, Compagnie D'Assurance du Canada

Amalgamated with/*fusionné avec*:

GAN General Insurance Company

Continuing Company/*maintenant le nom de*:

CGU Insurance Company of Canada
CGU, Compagnie D'Assurance du Canada
December 31, 1999/*le 31 décembre 1999*

Crown Life Insurance Company of Canada
Crown, compagnie d'assurance vie du Canada

Amalgamated with/*fusionné avec*:

The Canada Life Assurance Company
La Compagnie d'Assurance du Canada sur la Vie

Continuing Company/*maintenant le nom*:

The Canada Life Assurance Company
La Compagnie d'Assurance du Canada sur la Vie
July 1, 1999/*le 1 juillet 1999*

Traders General Insurance Company

Amalgamated with/*fusionné avec*:

GAN Canada Insurance Company
GAN Canada Compagnie d'assurances

Continuing Company/*maintenant le nom de*:

Traders General Insurance Company
Compagnie D'Assurance Traders Générale
December 31, 1999/*le 31 décembre 1999*

Insurance Company Deposits Held by Province of New Brunswick
Dépôts des Compagnies d'Assurance Détenus par la Province du Nouveau-Brunswick

March 31, 2000/*31 Mars 2000*

AIG Life Insurance Company of Canada *La Compagnie d'Assurance-Vie AIG du Canada*	$ 50,000.00
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	$ 50,000.00
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie *National Bank Life Insurance Company*	$ 50,000.00
Assurance-vie Desjardins-Laurentienne inc. *Desjardins-Laurentian Life Assurance Company Inc.*	$ 50,000.00
AXA Assurance Inc. *AXA Insurance Inc.*	$ 50,000.00
AXA Boréal Assurance Inc. *AXA Boreal Insurance Inc.*	$100,000.00
Blue Cross of Atlantic Canada	$ 20,000.00
CAA Insurance Company (Ontario)	$ 50,000.00
Canadian Millers' Mutual Insurance Company	$ 50,000.00
Canassurance compagnie d'assurance générales inc. *Canassurance General Insurance Company Inc.*	$ 50,000.00
Canassurance compagnie d'assurance-vie inc. *Canassurance Life Insurance Company*	$ 50,000.00
CIBC Life Insurance Company Limited *Compagnie d'assurance-vie CIBC Limitée*	$ 50,000.00
CIBC General Insurance Company Limited *Compagnie d'assurance générale CIBC Limitée*	$ 50,000.00
Coachman Insurance Company	$ 50,000.00
First Canadian Insurance Corporation	$100,000.00

Heritage General Insurance Company *Compagnie d'Assurances Générales Heritage*	$ 50,000.00
Ingle Life & Health Assurance Company	$ 50,000.00
Insurance Corporation of Newfoundland Limited	$ 60,000.00
Kingsway General Insurance Company	$200,000.00
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie *The Industrial-Alliance Life Insurance Company*	$ 75,000.00
L'Union Canadienne Compagnie d'Assurances *Canadian Union Insurance Company*	$ 50,000.00
La Compagnie d'assurance Belair inc. *Belair Insurance Company Inc.*	$ 55,000.00
La Corporation d'assurance de personnes La Laurentienne *The Laurentian Life and Health Insurance Corporation*	$ 50,000.00
La Personnelle Vie corporation d'assurance *The Personal Life Insurance Corporation*	$ 75,000.00
La Survivance compagnie mutuelle d'assurance-vie	$ 50,000.00
SSQ, Société d'Assurance-Vie inc. *SSQ, Life Insurance Company Inc.*	$100,000.00
Pembridge Insurance Company *Pembridge Compagnie d'Assurance*	$ 50,000.00
Société Nationale d'Assurance inc. *National Insurance Company Inc.*	$ 50,000.00
United General Insurance Corporation	$ 50,000.00

Insurers and Officers - Head Office in New Brunswick

Assureurs et Officiers - Siège Social au Nouveau-Brunswick

Insurers/Assureurs	**Address/Adresse**
Acadie Vie *Acadia Life*	Gilles Lepage 295 boul St-Pierre ouest CP 5554 Caraquet, NB E1W 1B7 (506) 726-4203
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	Denis Losier 770 rue Main CP 160 Moncton (N.-B.) E1C 8L1 (506) 853-6040
Blue Cross Life Insurance Company of Canada *Compagnie d'Assurance-Vie Croix Bleue du Canada*	Jim Gilligan 644 Main St PO Box 220 Moncton, NB E1C 8L3 (506) 867-4730
Blue Cross of Atlantic Canada	Leon R. Furlong 644 Main St PO Box 220 Moncton, NB E1C 8L3 (506) 867-4509
Carleton Mutual Fire Insurance Company	Carvell Crandlemire 301 Main St Florenceville, NB E7L 3G5 (800) 561-1550
Fundy Mutual Fire Insurance Company	Jim Wilson 700 Main St Sussex, NB E4E 7H9 (800) 222-9550

Southeastern Mutual Fire Insurance Company	Raymond W. White 378 Coverdale Rd Riverview, NB E1B 3J7 (506) 386-9002
Stanley Mutual Insurance Company	James F. Pinnock 32 Irishtown Rd Stanley, NB E6B 1B6 (506) 367-2273
United General Insurance Corporation	J. Alexander (Sandy) Morrison c/o NB Mutual Insurance Assoc. 860 Prospect St Fredericton, NB E3B 2T8 (506) 460-8820

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Fraternal Societies *Sociétés des secours mutuels*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
ACA ASSURANCE	161,000	99.95
ACTRA Fraternal Benefit Society	4,000	51.24
Knights of Columbus	4,082,000	1,316.55
The Grand Orange Lodge of British America Benefit Fund	46,000	64.27
The Independent Order of Foresters	198,000	111.43
The Order of United Commercial Travelers of America	92,000	78.55
Woman's Life Insurance Society	1,000	50.31

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies *Compagnies-vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Acadie Vie	8,479,000	2,680.84
Aetna Life Insurance Company	1,000	50.31
Aetna Life Insurance Company of Canada	8,051,000	2,548.04
AIG Life Insurance Company of Canada	218,000	117.64
Allianz Life Insurance Company of North America	300,000	143.08
Allstate Life Insurance Company	0	50.00
Allstate Life Insurance Company of Canada	0	50.00
American Bankers Life Assurance Company of Florida	4,431,000	1,424.84
American Income Life Insurance Company	844,000	311.87
Amex Assurance Company	17,000	55.27
Assomption Compagnie Mutuelle d'Assurance-vie	31,349,000	9,776.87
Assurance vie Desjardins-Laurentienne inc.	3,067,000	1,001.62
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	643,000	249.51
AXA Assurances Inc.	120,000	87.23
Balboa Life Insurance Company	3,269,000	1,064.29
Bankers Life and Casualty Company	0	50.00
Blue Cross Life Insurance Company of Canada	8,375,000	2,648.57
Canadian Premier Life Insurance Company	4,139,000	1,334.24
Canassurance compagnie d'assurance-vie inc.	0	50.00
Chrysler Life Insurance Company of Canada	0	50.00
CIBC Life Insurance Company Limited	2,890,000	946.70
CIGNA Life Insurance Company of Canada	4,151,000	1,337.96
Clarica Life Insurance Company	34,320,000	10,698.70
CNA Life Insurance Company of Canada	77,000	73.89
Co-operators Life Insurance Company	6,836,000	2,171.05

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies *Compagnies-vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Combined Insurance Company of America	8,432,000	2,666.25
Commercial Union Life Assurance Company of Canada	1,343,000	466.70
CompCorp Life Insurance Company	0	50.00
Concordia Life Insurance Company	496,000	203.90
Crown Life Insurance Company	0	50.00
CT Financial Assurance Company	859,000	316.53
CUMIS Life Insurance Company	9,465,000	2,986.77
CUNA Mutual Insurance Society	0	50.00
Federated Life Insurance Company of Canada	5,000	51.55
First Canadian Insurance Corporation	534,000	215.69
Forethought Life Insurance Company	3,247,000	1,057.47
General American Life Insurance Company	3,000	50.93
Gerling Global Life Insurance Company	0	50.00
Hartford Life Insurance Company	0	50.00
Household Life Insurance Company	537,000	216.62
Industrial-Alliance Pacific Life Insurance Company	5,281,000	1,688.57
Ingle Life & Health Assurance Company	76,000	73.58
J. C. Penney Life Insurance Company	4,000	51.24
John Alden Life Insurance Company	0	50.00
L'Industrielle-Alliance Compagnie d'Assurance sur la Vie	3,600,000	1,167.00
La Corporation d'assurance de personnes La Laurentienne	586,000	231.82
La Personelle Vie corporation d'assurance	0	50.00
La Survivance compagnie mutuelle d'assurance-vie	524,000	212.59
Liberty Life Assurance Company of Boston	22,000	56.83
Life Insurance Company of North America	6,000	51.86

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies *Compagnies-vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Life Investors Insurance Company of America	115,000	85.68
London Life Insurance Company	23,376,000	7,303.03
Massachusetts Mutual Life Insurance Company	1,000	50.31
Metropolitan Life Insurance Company	32,000	59.93
National Fidelity Life Insurance Company	2,000	50.62
New York Life Insurance Company	146,000	95.30
NN Life Insurance Company of Canada	763,000	286.74
Norwich Union Life Insurance Company (Canada)	1,291,000	450.57
Penncorp Life Insurance Company	409,000	176.90
Pennsylvania Life Insurance Company	309,000	145.88
Phoenix Home Life Mutual Insurance Company	0	50.00
Pierce National Life Insurance Company	1,889,000	636.11
Primerica Life Insurance Company of Canada	711,000	270.61
Provident Life and Accident Insurance Company	223,000	119.19
Prudential of America Life Insurance Company (Canada)	9,758,000	3,077.68
RBC Life Insurance Company	570,000	226.86
Reliable Life Insurance Company	431,000	183.73
Royal & Sun Alliance Life Insurance Company of Canada	1,557,000	533.10
Scotia Life Insurance Company	625,000	243.92
Société d'Assurance-Vie inc. SSQ	170,000	102.75
State Farm Life Insurance Company	650,000	251.68
Sun Life Assurance Company of Canada	26,098,000	8,147.60
Superior Life Insurance Company	1,000	50.31
The Canada Life Assurance Company	39,878,000	12,423.22
The Empire Life Insurance Company	601,000	236.48

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies *Compagnies-vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
The Equitable Life Assurance Society of the United States	0	50.00
The Equitable Life Insurance Company of Canada	540,000	217.55
The Great-West Life Assurance Company	22,185,000	6,933.49
The Imperial Life Assurance Company of Canada	9,134,000	2,884.07
The Lincoln National Life Insurance Company	0	50.00
The Manufacturers Life Insurance Company	20,292,000	6,346.14
The Maritime Life Assurance Company	19,416,000	6,074.33
The National Life Assurance Company of Canada	1,703,000	578.40
The Paul Revere Life Insurance Company	2,512,000	829.42
The Prudential Insurance Company of America	478,000	198.31
The Standard Life Assurance Company	4,972,000	1,592.70
The Standard Life Assurance Company of Canada	0	50.00
The Travelers Insurance Company	0	50.00
The Wawanesa Life Insurance Company	1,088,000	387.58
The Western Life Assurance Company	73,000	72.65
Toronto Dominion Life Insurance Company	10,000	53.10
Toronto Mutual Life Insurance Company	37,000	61.48
Transamerica Life Insurance Company of Canada	1,559,000	533.72
Union du Canada Assurance-Vie	123,000	88.16
United American Insurance Company	6,000	51.86
UNUM Life Insurance Company of America	1,807,000	610.67
Westbury Canadian Life Insurance Company	3,755,000	1,215.09
Zurich Life Insurance Company of Canada	1,967,000	660.31

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
ACE INA Insurance	1,938,000	651.32
Affiliated FM Insurance Company	90,000	77.92
Allianz Insurance Company of Canada	17,243,000	5,400.10
Allstate Insurance Company	0	50.00
Allstate Insurance Company of Canada	28,721,000	8,961.46
American Bankers Insurance Company of Florida	2,050,000	686.07
American Home Assurance Company	6,917,000	2,196.18
American National Fire Insurance Company	295,000	141.53
Avemco Insurance Company	95,000	79.48
AXA Insurance (Canada)	19,993,000	6,253.36
AXA Pacific Insurance Company	2,257,000	750.29
Balboa Insurance Company	358,000	161.08
Blue Cross of Atlantic Canada	123,472,000	38,360.49
CAA Insurance Company (Ontario)	446,000	188.38
Canada Life Casualty Insurance Company	2,037,000	682.03
Canadian Lawyers Insurance Association (CLIA)	663,000	255.71
Canadian Millers' Mutual Insurance Company	136,000	92.20
Canadian Universities Reciprocal Insurance Exchange	302,000	143.70
Canassurance compagnie d'assurances générales inc.	36,000	61.17
Carleton Mutual Fire Insurance Company	1,219,000	428.23
Centennial Insurance Company	1,000	50.31
CGU Insurance Company of Canada	45,424,000	14,144.01
CGU International Insurance plc	138,000	92.82
Chicago Title Insurance Company	0	50.00
Chieftain Insurance Company	0	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Chrysler Insurance Company	99,000	80.72
Chubb Insurance Company of Canada	1,812,000	612.22
Co-operators General Insurance Company	53,070,000	16,516.39
Coachman Insurance Company	4,925,000	1,578.11
Commerce and Industry Insurance Company of Canada	1,388,000	480.66
Commonwealth Insurance Company	233,000	122.29
Continental Casualty Company	385,000	169.46
Coseco Insurance Company	1,050,000	375.79
CUMIS General Insurance Company	1,019,000	366.17
Eagle Star Insurance Company Limited	34,000	60.55
Ecclesiastical Insurance Office Public Limited Company	1,393,000	482.22
Echelon General Insurance Company	2,464,000	814.52
Economical Mutual Insurance Company	19,568,000	6,121.50
Elite Insurance Company	4,351,000	1,400.01
Employers Insurance of Wausau a Mutual Company	10,000	53.10
Employers Reinsurance Corporation	166,000	101.51
EULER American Credit Indemnity Company	257,000	129.74
Everest Insurance Company of Canada	23,000	57.14
Factory Mutual Insurance Company	5,471,000	1,747.52
Farm Mutual Reinsurance Plan Inc.	0	50.00
Federal Insurance Company	68,000	71.10
Federated Insurance Company of Canada	143,000	94.37
Federation Insurance Company of Canada	9,226,000	2,912.61
First American Title Insurance Company	557,000	222.82
First North American Insurance Company	411,000	177.52

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Fundy Mutual Fire Insurance Company	2,117,000	706.86
GE Capital Mortgage Insurance Company (Canada)	2,282,000	758.05
Gerling Canada Insurance Company	601,000	236.48
Gore Mutual Insurance Company	6,000	51.86
Grain Insurance and Guarantee Company	433,000	184.35
Great American Insurance Company	1,000	50.31
Green Shield Canada	744,000	280.85
Hartford Fire Insurance Company	80,000	74.82
Hartford Insurance Company of Canada	320,000	149.29
Heritage General Insurance Company	671,000	258.20
ING Novex Insurance Company of Canada	4,000	51.24
ING Wellington Insurance Company	1,323,000	460.50
Insurance Corporation of Newfoundland Limited	0	50.00
Kingsway General Insurance Company	1,799,000	608.19
L'Union Canadienne Compagnie d'Assurances	2,000	50.62
La Compagnie d'assurance Belair inc.	9,485,000	2,992.98
La Compagnie d'Assurances Jevco	1,694,000	575.61
La Garantie Compagnie d'Assurance de l'Amérique du Nord	2,957,000	967.49
Lawyers Title Insurance Corporation	0	50.00
Le Groupe Commerce Compagnie d'Assurances	0	50.00
Legacy General Insurance Company	299,000	142.77
Liberty Insurance Company of Canada	306,000	144.94
Liberty Mutual Fire Insurance Company	0	50.00
Liberty Mutual Insurance Company	2,096,000	700.34
Lloyd's Underwriters	7,528,000	2,385.76

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Lombard General Insurance Company of Canada	10,652,000	3,355.07
Lombard Insurance Company	3,461,000	1,123.87
London and Midland General Insurance Company	884,000	324.28
London Guarantee Insurance Company	2,353,000	780.08
Lumbermen's Underwriting Alliance	2,740,000	900.16
Lumbermens Mutual Casualty Company	649,000	251.37
Maritime Insurance Company Limited	43,000	63.34
Maritime Medical Care Incorporated	8,705,000	2,750.96
Markel Insurance Company of Canada	5,813,000	1,853.64
Maryland Casualty Company	0	50.00
Motors Insurance Corporation	262,000	131.29
NAC Reinsurance Corporation	0	50.00
New Hampshire Insurance Company	0	50.00
Niagara Fire Insurance Company	0	50.00
North Waterloo Farmers Mutual Insurance Company	0	50.00
Northern Indemnity Inc.	62,000	69.24
Old Republic Insurance Company of Canada	360,000	161.70
Optimum Société d'Assurance inc.	5,164,000	1,652.27
Pembridge Insurance Company	1,784,000	603.53
Peopleplus Insurance Company	103,000	81.96
Perth Insurance Company	260,000	130.67
Protective Insurance Company	7,000	52.17
Quebec Assurance Company	117,000	86.30
RBC General Insurance Company	0	50.00
RBC Travel Insurance Company	909,000	332.04

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Reliance Insurance Company	308,000	145.57
Royal & Sun Alliance Insurance Company of Canada	44,142,000	13,746.24
Scotia General Insurance Company	129,000	90.03
Scottish & York Insurance Company Limited	1,404,000	485.63
Seaboard Surety Company of Canada	7,000	52.17
Security Insurance Company of Hartford	802,000	298.84
Security National Insurance Company	2,655,000	873.78
Sentry Insurance a Mutual Company	4,000	51.24
Southeastern Mutual Fire Insurance Company	2,162,000	720.82
Specialty National Insurance Company	0	50.00
St. Paul Fire and Marine Insurance Company	804,000	299.46
Stanley Mutual Insurance Company	3,886,000	1,255.74
State Farm Fire and Casualty Company	6,172,000	1,965.03
State Farm Mutual Automobile Insurance Company	18,251,000	5,712.86
Stewart Title Guaranty Company	78,000	74.20
Sunderland Marine Mutual Insurance Company Limited	1,736,251	588.72
TD Direct Insurance Inc.	0	50.00
TD General Insurance Company	0	50.00
Temple Insurance Company	349,000	158.29
The American Road Insurance Company	167,000	101.82
The Boiler Inspection and Insurance Company of Canada	2,802,000	919.40
The British Aviation Insurance Company Limited	36,000	61.17
The Citadel General Assurance Company	12,886,000	4,048.23
The Continental Insurance Company	1,032,000	370.21
The Dominion of Canada General Insurance Company	9,437,000	2,978.08

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
The Halifax Insurance Company	46,577,000	14,501.76
The Home Insurance Company	0	50.00
The Missisquoi Insurance Company	8,460,000	2,674.94
The Mortgage Insurance Company of Canada	0	50.00
The Nordic Insurance Company of Canada	786,000	293.88
The Personal Direct Insurance Company of Canada	9,000	52.79
The Personal Insurance Company of Canada	2,074,000	693.51
The Phoenix Insurance Company	0	50.00
The Portage la Prairie Mutual Insurance Company	5,545,000	1,770.48
The Sovereign General Insurance Company	4,384,000	1,410.25
The Sumitomo Marine and Fire Insurance Company Limited	0	50.00
The Tokio Marine and Fire Insurance Company Limited	22,000	56.83
The Travelers Indemnity Company	145,000	94.99
The Wawanesa Mutual Insurance Company	27,688,000	8,640.94
The Yasuda Fire and Marine Insurance Company Limited	9,000	52.79
TIG Insurance Company	166,000	101.51
Traders General Insurance Company	5,547,000	1,771.11
Trafalgar Insurance Company of Canada	1,795,000	606.95
Transatlantic Reinsurance Company	0	50.00
Transit Insurance Company	0	50.00
Travelers Casualty & Surety Company of Canada	48,000	64.89
UAP-NewRotterdam Insurance Company N.V.	0	50.00
Underwriters Insurance Company	0	50.00
Unifund Assurance Company	5,143,000	1,645.75
United General Insurance Corporation	4,457,000	1,432.90

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies *Compagnies autre que l'assurance vie*	**Premiums** *Primes* **$**	**Assessment** *Cotisation* **$**
Utica Mutual Insurance Company	17,000	55.27
Virginia Surety Company Inc.	42,000	63.03
Waterloo Insurance Company	512,000	208.86
Western Assurance Company	0	50.00
Western Surety Company	430,000	183.42
Zenith Insurance Company	2,829,000	927.77
Zurich Insurance Company	14,328,000	4,495.65
Totals - 1999 - 262 Companies/Compagnies	1,043,736,251	336,947.08
Totals - 1998 - 273 Companies/Compagnies	1,000,042,785	389,536.23

Accident and Sickness

Accident et maladie

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
ACA ASSURANCE	40,000	0	0
ACTRA Fraternal Benefit Society	3,000	0	0
Aetna Life Insurance Company	0	37,000	0
Aetna Life Insurance Company of Canada	3,749,000	5,004,000	133
AIG Life Insurance Company of Canada	54,000	11,000	20
Allianz Insurance Company of Canada	37,000	0	0
Allianz Life Insurance Company of North America	143,000	348,000	243
American Bankers Insurance Company of Florida	(53,000)	131,000	(247)
American Bankers Life Assurance Company of Florida	2,539,000	611,000	24
American Home Assurance Company	427,000	391,000	92
American Income Life Insurance Company	311,000	159,000	51
Amex Assurance Company	17,000	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	10,294,000	8,551,000	83
Assurance vie Desjardins-Laurentienne inc.	863,000	412,000	48
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	470,000	0	0
AXA Insurance (Canada)	393,000	165,000	42
AXA Pacific Insurance Company	0	5,000	0
Balboa Life Insurance Company	1,823,000	(1,079,000)	(59)
Blue Cross Life Insurance Company of Canada	3,419,000	1,936,000	57
Blue Cross of Atlantic Canada	123,472,000	111,980,000	91
Canadian Premier Life Insurance Company	3,183,000	431,000	14
CGU Insurance Company of Canada	9,000	(2,000)	(22)
Chubb Insurance Company of Canada	39,000	11,000	28
CIBC Life Insurance Company Limited	1,097,000	330,000	30

Accident and Sickness

Accident et maladie

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
CIGNA Life Insurance Company of Canada	2,646,000	64,000	2
Clarica Life Insurance Company	4,309,000	5,005,000	116
Co-operators General Insurance Company	100,000	9,000	9
Co-operators Life Insurance Company	2,540,000	2,896,000	114
Combined Insurance Company of America	8,210,000	3,739,000	46
Commercial Union Life Assurance Company of Canada	222,000	84,000	38
CT Financial Assurance Company	175,000	40,000	23
CUMIS General Insurance Company	32,000	0	0
CUMIS Life Insurance Company	7,173,000	5,343,000	74
Eagle Star Insurance Company Limited	3,000	0	0
First Canadian Insurance Corporation	259,000	7,000	3
General American Life Insurance Company	2,000	0	0
Green Shield Canada	744,000	627,000	84
Hartford Life Insurance Company	0	13,000	0
Heritage General Insurance Company	671,000	250,000	37
Household Life Insurance Company	204,000	167,000	82
Industrial-Alliance Pacific Life Insurance Company	2,946,000	1,232,000	42
ING Wellington Insurance Company	2,000	0	0
Ingle Life & Health Assurance Company	76,000	37,000	49
J. C. Penney Life Insurance Company	4,000	108,000	2,700
L'Industrielle-Alliance Compagnie d'Assurance sur la Vie	202,000	235,000	116
La Corporation d'assurance de personnes La Laurentienne	2,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	1,000	0	0
La Survivance compagnie mutuelle d'assurance-vie	465,000	151,000	32

Accident and Sickness

Accident et maladie

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Liberty Life Assurance Company of Boston	14,000	45,000	321
Liberty Mutual Insurance Company	616,000	479,000	78
Life Insurance Company of North America	6,000	178,000	2,967
Life Investors Insurance Company of America	38,000	1,000	3
Lloyd's Underwriters	85,000	174,000	205
London and Midland General Insurance Company	827,000	1,652,000	200
London Life Insurance Company	954,000	1,610,000	169
Maritime Medical Care Incorporated	8,705,000	8,220,000	94
Metropolitan Life Insurance Company	17,000	60,000	353
National Fidelity Life Insurance Company	2,000	0	0
New York Life Insurance Company	4,000	9,000	225
NN Life Insurance Company of Canada	27,000	0	0
Pembridge Insurance Company	69,000	3,000	4
Penncorp Life Insurance Company	359,000	38,000	11
Pennsylvania Life Insurance Company	302,000	42,000	14
Provident Life and Accident Insurance Company	223,000	141,000	63
Prudential of America Life Insurance Company (Canada)	21,000	0	0
RBC Life Insurance Company	549,000	0	0
RBC Travel Insurance Company	824,000	241,000	29
Reliable Life Insurance Company	392,000	254,000	65
Reliance Insurance Company	9,000	19,000	211
Royal & Sun Alliance Insurance Company of Canada	2,000	0	0
Scotia General Insurance Company	129,000	72,000	56
Scotia Life Insurance Company	625,000	(48,000)	(8)

Accident and Sickness

Accident et maladie

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Société d'Assurance-Vie inc. SSQ	146,000	184,000	126
Sun Life Assurance Company of Canada	11,265,000	17,177,000	152
The Canada Life Assurance Company	15,334,000	14,739,000	96
The Citadel General Assurance Company	3,014,000	2,305,000	76
The Empire Life Insurance Company	200,000	179,000	90
The Equitable Life Assurance Society of the United States	0	47,000	0
The Equitable Life Insurance Company of Canada	59,000	127,000	215
The Great-West Life Assurance Company	12,052,000	10,995,000	91
The Imperial Life Assurance Company of Canada	5,505,000	3,209,000	58
The Independent Order of Foresters	1,000	2,000	200
The Manufacturers Life Insurance Company	8,781,000	17,758,000	202
The Maritime Life Assurance Company	:9,217,000	8,391,000	91
The National Life Assurance Company of Canada	623,000	868,000	139
The Order of United Commercial Travelers of America	90,000	16,000	18
The Paul Revere Life Insurance Company	2,519,000	1,986,000	79
The Prudential Insurance Company of America	249,000	(35,000)	(14)
The Sovereign General Insurance Company	22,000	3,000	14
The Standard Life Assurance Company	940,000	628,000	67
The Travelers Insurance Company	0	38,000	0
The Wawanesa Life Insurance Company	64,000	35,000	55
TIG Insurance Company	1,000	0	0
Toronto Dominion Life Insurance Company	9,000	2,000	22
Toronto Mutual Life Insurance Company	19,000	14,000	74
Transamerica Life Insurance Company of Canada	3,000	35,000	1,167

Accident and Sickness

Accident et maladie

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
Union du Canada Assurance-Vie	110,000	70,000	64
United American Insurance Company	0	4,000	0
UNUM Life Insurance Company of America	1,691,000	2,010,000	119
Westbury Canadian Life Insurance Company	1,477,000	1,020,000	69
Zurich Life Insurance Company of Canada	313,000	256,000	82
Totals - 1999 - 101 Companies/Compagnies	271,820,000	244,692,000	90
Totals - 1998 - 101 Companies/Compagnies	252,288,692	221,563,276	88

Aircraft

Aviation

Premiums & Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	**Direct Premiums Written** *Primes directes souscrites ($)*	**Direct Losses** *Sinistres supportés ($)*	**Loss Ratio** *Rapport %*
ACE INA Insurance	0	58,000	0
Allianz Insurance Company of Canada	6,000	0	0
American Home Assurance Company	1,000	0	0
Avemco Insurance Company	95,000	(33,000)	(35)
AXA Pacific Insurance Company	0	13,000	0
CGU International Insurance plc	79,000	95,000	120
Eagle Star Insurance Company Limited	26,000	44,000	169
Gerling Canada Insurance Company	43,000	0	0
L'Union Canadienne Compagnie d'Assurances	2,000	17,000	850
Lloyd's Underwriters	42,000	(1,000)	(2)
Royal & Sun Alliance Insurance Company of Canada	84,000	431,000	513
St. Paul Fire and Marine Insurance Company	268,000	17,000	6
The British Aviation Insurance Company Limited	19,000	47,000	247
The Sovereign General Insurance Company	11,000	9,000	82
Totals - 1999 - 14 Companies/Compagnies	676,000	697,000	103
Totals - 1998 - 12 Companies/Compagnies	911,000	1,061,000	116

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes soucrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
ACE INA Insurance	118,000	3,000	6,000	127,000	11,000	5,000	4,000	20,000	16
Allianz Insurance Company of Canada	6,526,000	1,381,000	4,406,000	12,313,000	9,366,000	1,182,000	2,517,000	13,065,000	106
Allstate Insurance Company of Canada	14,335,000	1,882,000	8,198,000	24,415,000	16,620,000	2,010,000	5,166,000	23,796,000	97
American Home Assurance Company	913,000	0	294,000	1,207,000	1,466,000	0	488,000	1,954,000	162
AXA Insurance (Canada)	9,559,000	1,958,000	5,950,000	17,467,000	9,218,000	1,116,000	3,532,000	13,866,000	79
AXA Pacific Insurance Company	993,000	12,000	341,000	1,346,000	1,398,000	42,000	452,000	1,892,000	141
CAA Insurance Company (Ontario)	200,000	64,000	145,000	409,000	64,000	28,000	72,000	164,000	40
Canada Life Casualty Insurance Company	860,000	177,000	673,000	1,710,000	692,000	(8,000)	335,000	1,019,000	60
CGU Insurance Company of Canada	15,186,000	3,035,000	8,767,000	26,988,000	12,366,000	3,391,000	6,960,000	22,717,000	84
Chrysler Insurance Company	0	0	99,000	99,000	0	0	(15,000)	(15,000)	(15)

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	*Direct Premiums Written* *Primes directes soucrites*				*Direct Claims Incurred* *Sinistres supportés*				
	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Loss Ratio *Rapport* (%)
Chubb Insurance Company of Canada	36,000	3,000	9,000	48,000	2,000	0	3,000	5,000	10
Co-operators General Insurance Company	18,393,000	5,651,000	10,766,000	34,810,000	18,705,000	5,150,000	7,078,000	30,933,000	89
Coachman Insurance Company	3,887,000	505,000	533,000	4,925,000	3,507,000	927,000	944,000	5,378,000	109
Commerce and Industry Insurance Company of Canada	106,000	0	1,000	107,000	4,000	0	2,000	6,000	6
Continental Casualty Company	1,000	0	0	1,000	0	0	0	0	0
Coseco Insurance Company	551,000	137,000	266,000	954,000	972,000	164,000	193,000	1,329,000	139
CUMIS General Insurance Company	6,000	0	6,000	12,000	1,000	0	2,000	3,000	25
Echelon General Insurance Company	1,741,000	346,000	377,000	2,464,000	1,484,000	516,000	306,000	2,306,000	94
Economical Mutual Insurance Company	6,685,000	1,244,000	3,326,000	11,255,000	11,617,000	4,635,000	4,039,000	20,291,000	180
Elite Insurance Company	1,005,000	147,000	377,000	1,529,000	715,000	237,000	305,000	1,257,000	82

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Employers Insurance of Wausau a Mutual Company	2,000	0	8,000	10,000	0	0	0	0	0
Federated Insurance Company of Canada	43,000	3,000	26,000	72,000	28,000	0	6,000	34,000	47
Federation Insurance Company of Canada	4,069,000	856,000	2,264,000	7,189,000	5,455,000	1,243,000	1,240,000	7,938,000	110
First North American Insurance Company	0	0	27,000	27,000	0	0	0	0	0
Hartford Fire Insurance Company	0	0	0	0	(8,000)	0	(12,000)	(20,000)	0
Hartford Insurance Company of Canada	89,000	2,000	95,000	186,000	126,000	0	15,000	141,000	76
ING Novex Insurance Company of Canada	2,000	0	1,000	3,000	0	1,000	0	1,000	33
ING Wellington Insurance Company	168,000	17,000	120,000	305,000	99,000	129,000	(242,000)	(14,000)	(5)

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	*Direct Premiums Written* *Primes directes souscrites*				*Direct Claims Incurred* *Sinistres supportés*				
	Liability *Responsabilité* *($)*	Personal Accident *Accident Corporel* *($)*	Other *Autres* *($)*	Total *Total* *($)*	Liability *Responsabilité* *($)*	Personal Accident *Accident Corporel* *($)*	Other *Autres* *($)*	Total *Total* *($)*	Loss Ratio *Rapport* *(%)*
Kingsway General Insurance Company	1,182,000	96,000	241,000	1,519,000	561,000	114,000	275,000	950,000	63
La Compagnie d'assurance Belair inc.	5,397,000	837,000	2,020,000	8,254,000	5,606,000	1,937,000	1,357,000	8,900,000	108
La Compagnie d'Assurances Jevco	822,000	494,000	372,000	1,688,000	598,000	942,000	189,000	1,729,000	102
La Garantie Compagnie d'Assurance de l'Amérique du Nord	357,000	36,000	114,000	507,000	271,000	41,000	200,000	512,000	101
Liberty Insurance Company of Canada	152,000	1,000	68,000	221,000	92,000	4,000	42,000	138,000	62
Liberty Mutual Fire Insurance Company	0	0	0	0	350,000	0	0	350,000	0
Liberty Mutual Insurance Company	184,000	14,000	35,000	233,000	492,000	149,000	7,000	648,000	278
Lloyd's Underwriters	491,000	35,000	819,000	1,345,000	2,019,000	42,000	849,000	2,910,000	216

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Lombard General Insurance Company of Canada	3,412,000	537,000	2,226,000	6,175,000	3,829,000	666,000	1,305,000	5,800,000	94
Lombard Insurance Company	1,392,000	306,000	866,000	2,564,000	302,000	350,000	649,000	1,301,000	51
Lumbermens Mutual Casualty Company	15,000	3,000	8,000	26,000	(208,000)	118,000	8,000	(82,000)	(315)
Markel Insurance Company of Canada	2,987,000	111,000	2,103,000	5,201,000	2,992,000	62,000	1,313,000	4,367,000	84
Motors Insurance Corporation	0	0	262,000	262,000	0	0	70,000	70,000	27
New Hampshire Insurance Company	0	0	0	0	(13,000)	0	0	(13,000)	0
Old Republic Insurance Company of Canada	196,000	8,000	132,000	336,000	115,000	15,000	11,000	141,000	42
Optimum Société d'Assurance inc.	1,901,000	416,000	705,000	3,022,000	3,787,000	1,070,000	760,000	5,617,000	186
Pembridge Insurance Company	1,292,000	183,000	208,000	1,683,000	1,068,000	167,000	124,000	1,359,000	81
Peopleplus Insurance Company	40,000	6,000	22,000	68,000	(552,000)	(31,000)	2,000	(581,000)	(854)

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	*Direct Premiums Written* *Primes directes souscrites*				*Direct Claims Incurred* *Sinistres supportés*				
	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Loss Ratio *Rapport* (%)
Perth Insurance Company	183,000	25,000	38,000	246,000	26,000	10,000	112,000	148,000	60
Protective Insurance Company	5,000	1,000	1,000	7,000	10,000	(1,000)	(1,000)	8,000	114
Quebec Assurance Company	73,000	10,000	33,000	116,000	53,000	23,000	8,000	84,000	72
Reliance Insurance Company	10,000	1,000	5,000	16,000	0	0	0	0	0
Royal & Sun Alliance Insurance Company of Canada	18,699,000	2,364,000	10,059,000	31,122,000	12,223,000	3,124,000	7,068,000	22,415,000	72
Scottish & York Insurance Company Limited	484,000	111,000	324,000	919,000	80,000	71,000	192,000	343,000	37
Security National Insurance Company	1,158,000	188,000	869,000	2,215,000	566,000	233,000	388,000	1,187,000	54
St. Paul Fire and Marine Insurance Company	44,000	11,000	2,000	57,000	(4,000)	108,000	2,000	106,000	186
State Farm Mutual Automobile Insurance Company	10,406,000	1,606,000	6,239,000	18,251,000	7,955,000	2,853,000	4,980,000	15,788,000	87
The American Road Insurance Company	0	0	160,000	160,000	0	0	31,000	31,000	19

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
The Citadel General Assurance Company	3,224,000	594,000	1,832,000	5,650,000	3,357,000	700,000	1,210,000	5,267,000	93
The Continental Insurance Company	11,000	1,000	21,000	33,000	118,000	83,000	61,000	262,000	794
The Dominion of Canada General Insurance Company	3,779,000	706,000	2,197,000	6,682,000	4,574,000	857,000	1,218,000	6,649,000	100
The Halifax Insurance Company	16,697,000	3,059,000	8,474,000	28,230,000	12,244,000	2,503,000	5,073,000	19,820,000	70
The Missisquoi Insurance Company	4,549,000	982,000	2,929,000	8,460,000	5,530,000	599,000	2,381,000	8,510,000	101
The Nordic Insurance Company of Canada	392,000	54,000	156,000	602,000	1,812,000	1,806,000	1,677,000	5,295,000	880
The Personal Direct Insurance Company of Canada	1,000	0	8,000	9,000	0	0	0	0	0
The Personal Insurance Company of Canada	709,000	313,000	634,000	1,656,000	767,000	72,000	391,000	1,230,000	74
The Portage la Prairie Mutual Insurance Company	2,376,000	495,000	1,361,000	4,232,000	1,139,000	506,000	993,000	2,638,000	62

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	*Direct Premiums Written* *Primes directes souscrites*				*Direct Claims Incurred* *Sinistres supportés*				
	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Liability *Responsabilité* ($)	Personal Accident *Accident Corporel* ($)	Other *Autres* ($)	Total *Total* ($)	Loss Ratio *Rapport* (%)
The Sovereign General Insurance Company	1,166,000	152,000	549,000	1,867,000	1,326,000	294,000	373,000	1,993,000	107
The Tokio Marine and Fire Insurance Company Limited	13,000	2,000	5,000	20,000	38,000	0	22,000	60,000	300
The Travelers Indemnity Company	0	0	0	0	1,000	0	0	1,000	0
The Wawanesa Mutual Insurance Company	13,265,000	2,360,000	7,155,000	22,780,000	10,110,000	1,743,000	4,378,000	16,231,000	71
TIG Insurance Company	0	0	0	0	(29,000)	0	0	(29,000)	0
Traders General Insurance Company	2,277,000	524,000	1,677,000	4,478,000	2,562,000	297,000	1,191,000	4,050,000	90
Trafalgar Insurance Company of Canada	692,000	255,000	566,000	1,513,000	1,130,000	586,000	297,000	2,013,000	133
Travelers Casualty & Surety Company of Canada	10,000	2,000	1,000	13,000	4,000	0	0	4,000	31
Unifund Assurance Company	2,142,000	359,000	1,436,000	3,937,000	2,599,000	613,000	969,000	4,181,000	106

Automobile

Automobile

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*	Direct Premiums Written / *Primes directes souscrites*				Direct Claims Incurred / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
United General Insurance Corporation	1,993,000	317,000	1,144,000	3,454,000	1,020,000	213,000	786,000	2,019,000	58
Waterloo Insurance Company	219,000	45,000	134,000	398,000	1,038,000	96,000	121,000	1,255,000	315
Zenith Insurance Company	1,156,000	297,000	740,000	2,193,000	1,018,000	199,000	390,000	1,607,000	73
Zurich Insurance Company	5,368,000	766,000	2,913,000	9,047,000	5,615,000	1,684,000	1,894,000	9,193,000	102
Totals - 1999 - 78 Companies/Compagnies	196,395,000	36,106,000	108,944,000	341,445,000	192,099,000	45,686,000	76,756,000	314,541,000	92
Totals - 1998 - 83 Companies/Compagnies	195,945,000	35,606,000	105,964,000	337,515,000	179,418,000	33,105,000	71,958,000	284,481,000	84

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	200,000	11,054,000	5,527
Affiliated FM Insurance Company	2,000	0	0
Allianz Insurance Company of Canada	9,000	0	0
American Home Assurance Company	45,000	3,000	7
AXA Insurance (Canada)	12,000	0	0
AXA Pacific Insurance Company	1,000	0	0
CGU Insurance Company of Canada	309,000	82,000	27
Chubb Insurance Company of Canada	14,000	(1,000)	(7)
Co-operators General Insurance Company	93,000	18,000	19
Commerce and Industry Insurance Company of Canada	(6,000)	(7,000)	117
CUMIS General Insurance Company	1,000	0	0
Ecclesiastical Insurance Office Public Limited Company	6,000	1,000	17
Economical Mutual Insurance Company	76,000	0	0
Elite Insurance Company	568,000	0	0
Factory Mutual Insurance Company	1,654,000	412,000	25
Federated Insurance Company of Canada	2,000	0	0
Gerling Canada Insurance Company	54,000	0	0
Grain Insurance and Guarantee Company	4,000	0	0
Hartford Insurance Company of Canada	6,000	0	0
Lombard General Insurance Company of Canada	96,000	0	0
London Guarantee Insurance Company	1,000,000	491,000	49
Lumbermen's Underwriting Alliance	35,000	0	0
Lumbermens Mutual Casualty Company	3,000	(2,000)	(67)
Optimum Société d'Assurance inc.	1,000	0	0

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Reliance Insurance Company	223,000	35,000	16
Royal & Sun Alliance Insurance Company of Canada	308,000	124,000	40
The Boiler Inspection and Insurance Company of Canada	800,000	360,000	45
The Citadel General Assurance Company	27,000	0	0
The Continental Insurance Company	112,000	100,000	89
The Dominion of Canada General Insurance Company	11,000	0	0
The Halifax Insurance Company	206,000	80,000	39
The Sovereign General Insurance Company	15,000	7,000	47
The Wawanesa Mutual Insurance Company	3,000	0	0
Zurich Insurance Company	141,000	(26,000)	(18)
Totals - 1999 - 34 Companies/Compagnies	6,031,000	12,731,000	211
Totals - 1998 - 38 Companies/Compagnies	4,998,000	6,800,000	136

Fraternal Societies - 1999

Sociétés de secours mutuels - 1999

Name of Company / *Noms des compagnies*	Exhibit of Premiums, Contributions and Dues / *Relève des primes, contributions et cotisations*				Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Life Insurance Effected and in Force / *Contrats d'assurance-vie émis et en vigueur*		
	Life Ins. Fund / *Caisse d'assurance vie* ($)	Annuity Fund / *Caisse de rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	Life Ins. Annuity Fund / *Caisse d'assurance vie et rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* ($)	New Effected / *Émis* ($)	In Force 1999 / *En vigueur en 1999* ($)
ACA ASSURANCE	121,000	0	40,000	161,000	10,000	0	10,000	6,374	1,817	7,749
ACTRA Fraternal Benefit Society	1,000	0	3,000	4,000	0	0	0	180	60	230
Knights of Columbus	4,082,000	372,000	0	4,454,000	2,271,000	0	2,271,000	237,829	36,550	260,409
The Grand Orange Lodge of British America Benefit Fund	46,000	1,000	0	47,000	59,000	0	59,000	2,311	360	2,463
The Independent Order of Foresters	197,000	5,000	1,000	203,000	296,000	2,000	298,000	11,094	255	10,679
The Order of United Commercial Travelers of America	2,000	0	90,000	92,000	0	16,000	16,000	218	0	100
Woman's Life Insurance Society	1,000	0	0	1,000	2,000	0	2,000	46	0	45
Totals - 1999 - 7 Companies/Compagnies	4,450,000	378,000	134,000	4,962,000	2,638,000	18,000	2,656,000		39,042	281,675
Totals - 1998 - 7 Companies/Compagnies	4,106,000	451,000	216,000	4,773,000	2,727,000	66,000	2,793,000	245,402		

Guarantee

Garantie

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Fidelity *Détournement* Direct Premiums *Primes directes ($)*	 Direct Losses *Sinistres supportés ($)*	Surety *Cautionnement* Direct Premiums *Primes directes ($)*	 Direct Losses *Sinistres supportés ($)*	Total Premiums *Primes total ($)*	Total Losses *Sinistres total ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	4,000	(6,000)	1,000	0	5,000	(6,000)	(120)
Allianz Insurance Company of Canada	0	0	15,000	7,000	15,000	7,000	47
American Home Assurance Company	52,000	(196,000)	(16,000)	0	36,000	(196,000)	(544)
AXA Pacific Insurance Company	36,000	107,000	37,000	0	73,000	107,000	147
CGU Insurance Company of Canada	77,000	1,000	749,000	77,000	826,000	78,000	9
Chubb Insurance Company of Canada	122,000	9,000	(6,000)	(2,000)	116,000	7,000	6
Co-operators General Insurance Company	242,000	129,000	21,000	0	263,000	129,000	49
Commerce and Industry Insurance Company of Canada	0	0	(1,000)	0	(1,000)	0	0
CUMIS General Insurance Company	151,000	42,000	0	0	151,000	42,000	28
Ecclesiastical Insurance Office Public Limited Company	3,000	0	0	0	3,000	0	0
Economical Mutual Insurance Company	31,000	0	19,000	0	50,000	0	0
Factory Mutual Insurance Company	7,000	0	0	0	7,000	0	0
Hartford Insurance Company of Canada	2,000	1,000	10,000	26,000	12,000	27,000	225
ING Wellington Insurance Company	30,000	0	446,000	0	476,000	0	0
Kingsway General Insurance Company	0	0	1,000	0	1,000	0	0

Guarantee

Garantie

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Fidelity *Détournement* Direct Premiums *Primes directes ($)*	Fidelity *Détournement* Direct Losses *Sinistres supportés ($)*	Surety *Cautionnement* Direct Premiums *Primes directes ($)*	Surety *Cautionnement* Direct Losses *Sinistres supportés ($)*	Total Premiums *Primes total ($)*	Total Losses *Sinistres total ($)*	Loss Ratio *Rapport (%)*
La Compagnie d'Assurances Jevco	0	0	3,000	0	3,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	227,000	52,000	1,110,000	378,000	1,337,000	430,000	32
Lombard General Insurance Company of Canada	29,000	(19,000)	0	0	29,000	(19,000)	(66)
London Guarantee Insurance Company	14,000	5,000	1,167,000	40,000	1,181,000	45,000	4
Lumbermens Mutual Casualty Company	0	(1,000)	0	0	0	(1,000)	0
Northern Indemnity Inc.	0	0	62,000	17,000	62,000	17,000	27
Royal & Sun Alliance Insurance Company of Canada	64,000	41,000	15,000	10,000	79,000	51,000	65
Seaboard Surety Company of Canada	0	0	7,000	43,000	7,000	43,000	614
St. Paul Fire and Marine Insurance Company	1,000	0	0	0	1,000	0	0
The Citadel General Assurance Company	7,000	7,000	0	0	7,000	7,000	100
The Dominion of Canada General Insurance Company	8,000	0	56,000	0	64,000	0	0
The Halifax Insurance Company	1,000	0	21,000	1,000	22,000	1,000	5
The Nordic Insurance Company of Canada	2,000	120,000	38,000	(7,000)	40,000	113,000	283
The Sovereign General Insurance Company	3,000	0	1,000	0	4,000	0	0
The Wawanesa Mutual Insurance Company	1,000	0	0	0	1,000	0	0

Guarantee

Garantie

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Fidelity *Détournement*		Surety *Cautionnement*				
	Direct Premiums *Primes directes ($)*	Direct Losses *Sinistres supportés ($)*	Direct Premiums *Primes directes ($)*	Direct Losses *Sinistres supportés ($)*	Total Premiums *Primes total ($)*	Total Losses *Sinistres total ($)*	Loss Ratio *Rapport (%)*
Travelers Casualty & Surety Company of Canada	0	0	4,000	(2,000)	4,000	(2,000)	(50)
Western Surety Company	1,000	0	429,000	503,000	430,000	503,000	117
Zurich Insurance Company	22,000	2,000	0	7,000	22,000	9,000	41
Totals - 1999 - 33 Companies/Compagnies	1,137,000	294,000	4,189,000	1,098,000	5,326,000	1,392,000	26
Totals - 1998 - 33 Companies/Compagnies	1,148,000	200,000	6,291,000	271,000	7,439,000	471,000	6

Guarantee

Garantie

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Title *Titre*		Mortgage *Hypothèque*				
	Direct Premiums *Primes directes ($)*	Direct Losses *Sinistres supportés ($)*	Direct Premiums *Primes directes ($)*	Direct Losses *Sinistres supportés ($)*	Total Premiums *Primes total ($)*	Total Losses *Sinistres total ($)*	Loss Ratio *Rapport (%)*
First American Title Insurance Company	557,000	36,000	0	0	557,000	36,000	6
GE Capital Mortgage Insurance Company (Canada)	0	0	2,282,000	184,000	2,282,000	184,000	8
Stewart Title Guaranty Company	78,000	8,000	0	0	78,000	8,000	10
The Mortgage Insurance Company of Canada	0	0	0	89,000	0	89,000	0
Totals - 1999 - 4 Companies/Compagnies	635,000	44,000	2,282,000	273,000	2,917,000	317,000	11
Totals - 1998 - 4 Companies/Compagnies	450,000	31,000	2,125,000	437,000	2,575,000	468,000	18

Liability

Responsabilité

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites* ($)	Direct Losses *Sinistres supportés* ($)	Loss Ratio *Rapport* (%)
ACE INA Insurance	870,000	154,000	18
Allianz Insurance Company of Canada	825,000	293,000	36
American Bankers Insurance Company of Florida	177,000	24,000	14
American Home Assurance Company	1,790,000	1,496,000	84
AXA Insurance (Canada)	205,000	80,000	39
AXA Pacific Insurance Company	24,000	3,000	13
Canadian Lawyers Insurance Association (CLIA)	663,000	972,000	147
Canadian Millers' Mutual Insurance Company	29,000	0	0
Canadian Universities Reciprocal Insurance Exchange	79,000	104,000	132
Carleton Mutual Fire Insurance Company	142,000	41,000	29
CGU Insurance Company of Canada	3,481,000	5,889,000	169
CGU International Insurance plc	47,000	0	0
Chubb Insurance Company of Canada	1,161,000	104,000	9
Co-operators General Insurance Company	1,978,000	(51,000)	(3)
Commerce and Industry Insurance Company of Canada	1,208,000	2,000	0
Commonwealth Insurance Company	10,000	234,000	2,340
Continental Casualty Company	384,000	101,000	26
CUMIS General Insurance Company	179,000	33,000	18
Ecclesiastical Insurance Office Public Limited Company	268,000	98,000	37
Economical Mutual Insurance Company	957,000	1,726,000	180
Employers Insurance of Wausau a Mutual Company	0	(1,000)	0
Employers Reinsurance Corporation	166,000	160,000	96
Federal Insurance Company	0	78,000	0
Federated Insurance Company of Canada	30,000	9,000	30

Liability

Responsabilité

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Federation Insurance Company of Canada	255,000	101,000	40
Fundy Mutual Fire Insurance Company	252,000	90,000	36
Gerling Canada Insurance Company	20,000	53,000	265
Gore Mutual Insurance Company	1,000	0	0
Grain Insurance and Guarantee Company	99,000	48,000	48
Great American Insurance Company	1,000	0	0
Hartford Fire Insurance Company	0	(66,000)	0
Hartford Insurance Company of Canada	30,000	17,000	57
ING Wellington Insurance Company	308,000	141,000	46
Kingsway General Insurance Company	71,000	(34,000)	(48)
La Compagnie d'assurance Belair inc.	5,000	0	0
La Compagnie d'Assurances Jevco	1,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	755,000	1,960,000	260
Liberty Mutual Insurance Company	537,000	(215,000)	(40)
Lloyd's Underwriters	1,409,000	113,000	8
Lombard General Insurance Company of Canada	1,400,000	893,000	64
Lombard Insurance Company	3,000	74,000	2,467
London Guarantee Insurance Company	172,000	28,000	16
Lumbermens Mutual Casualty Company	16,000	0	0
Markel Insurance Company of Canada	37,000	67,000	181
Motors Insurance Corporation	0	(1,000)	0
New Hampshire Insurance Company	0	246,000	0
Old Republic Insurance Company of Canada	1,000	0	0
Optimum Société d'Assurance inc.	535,000	21,000	4

Liability

Responsabilité

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Pembridge Insurance Company	2,000	(7,000)	(350)
Peopleplus Insurance Company	19,000	(38,000)	(200)
Perth Insurance Company	1,000	0	0
Reliance Insurance Company	4,000	35,000	875
Royal & Sun Alliance Insurance Company of Canada	2,730,000	3,343,000	122
Scottish & York Insurance Company Limited	284,000	39,000	14
Seaboard Surety Company of Canada	0	(4,000)	0
Security Insurance Company of Hartford	735,000	(1,411,000)	(192)
Southeastern Mutual Fire Insurance Company	231,000	38,000	16
St. Paul Fire and Marine Insurance Company	222,000	(27,000)	(12)
Stanley Mutual Insurance Company	328,000	246,000	75
State Farm Fire and Casualty Company	519,000	(1,125,000)	(217)
Temple Insurance Company	329,000	39,000	12
The British Aviation Insurance Company Limited	17,000	0	0
The Citadel General Assurance Company	328,000	341,000	104
The Continental Insurance Company	18,000	(309,000)	(1,717)
The Dominion of Canada General Insurance Company	258,000	155,000	60
The Halifax Insurance Company	2,994,000	262,000	9
The Nordic Insurance Company of Canada	220,000	(689,000)	(313)
The Portage la Prairie Mutual Insurance Company	107,000	94,000	88
The Sovereign General Insurance Company	461,000	391,000	85
The Travelers Indemnity Company	3,000	172,000	5,733
The Wawanesa Mutual Insurance Company	296,000	139,000	47
The Yasuda Fire and Marine Insurance Company Limited	3,000	0	0

Liability

Responsabilité

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
TIG Insurance Company	130,000	(86,000)	(66)
Trafalgar Insurance Company of Canada	16,000	23,000	144
Travelers Casualty & Surety Company of Canada	22,000	(113,000)	(514)
Utica Mutual Insurance Company	17,000	(8,000)	(47)
Virginia Surety Company Inc.	42,000	723,000	1,721
Waterloo Insurance Company	7,000	0	0
Zenith Insurance Company	1,000	0	0
Zurich Insurance Company	1,003,000	518,000	52
Totals - 1999 - 80 Companies/Compagnies	31,928,000	17,826,000	56
Totals - 1998 - 87 Companies/Compagnies	31,034,000	27,345,000	88

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Acadie Vie	Ind.	3,249,000	1,277,000	4,526,000	1,113,000	2,513,000	3,626,000	744,042	95,546	773,981
	Group	5,768,000	0	5,768,000	4,041,000	0	4,041,000	1,273,121	112,645	1,242,187
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	7	0	7
	Group	1,000	0	1,000	0	0	0	528	0	62
Aetna Life Insurance Company of Canada	Ind.	3,150,000	2,000	3,152,000	602,000	162,000	764,000	381,511	104,055	466,323
	Group	1,250,000	0	1,250,000	1,251,000	498,000	1,749,000	258,420	2,830	266,200
AIG Life Insurance Company of Canada	Ind.	169,000	16,000	185,000	64,000	0	64,000	21,545	19,003	38,148
	Group	0	128,000	128,000	0	16,000	16,000	0	0	0
Allianz Life Insurance Company of North America	Ind.	0	0	0	0	14,000	14,000	182	0	181
	Group	157,000	0	157,000	22,000	0	22,000	0	0	0
American Bankers Life Assurance Company of Florida	Ind.	0	0	0	0	0	0	1	0	0
	Group	1,892,000	0	1,892,000	395,000	0	395,000	93,490	75,992	98,487
American Income Life Insurance Company	Ind.	533,000	0	533,000	40,000	0	40,000	26,240	22,223	37,666
	Group	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	11,224,000	2,698,000	13,922,000	5,026,000	5,568,000	10,594,000	1,122,467	121,696	1,093,279
	Group	10,364,000	5,719,000	16,083,000	6,761,000	3,758,000	10,519,000	3,903,247	113,737	4,199,429
Assurance vie Desjardins-Laurentienne inc.	Ind.	2,061,000	103,000	2,164,000	220,000	901,000	1,121,000	225,372	26,863	237,983
	Group	199,000	5,095,000	5,294,000	37,000	728,000	765,000	5,160	2,989	9,149

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	0	0	0	0	0	0	0	0	0
	Group	173,000	0	173,000	0	0	0	0	6,271	6,271
AXA Assurances Inc.	Ind.	120,000	0	120,000	0	0	0	5,212	15,013	15,180
	Group	0	0	0	0	0	0	0	0	0
Balboa Life Insurance Company	Ind.	49,000	0	49,000	34,000	0	34,000	16,612	525	13,840
	Group	1,397,000	0	1,397,000	244,000	0	244,000	79,104	88,300	85,515
Blue Cross Life Insurance Company of Canada	Ind.	3,083,000	0	3,083,000	1,300,000	0	1,300,000	108,967	11,817	109,129
	Group	1,784,000	0	1,784,000	782,000	0	782,000	623,382	66,345	654,032
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	956,000	0	956,000	136,000	0	136,000	16,493	2,459	27,791
CIBC Life Insurance Company Limited	Ind.	123,000	0	123,000	0	0	0	15,268	5,703	18,387
	Group	1,670,000	80,000	1,750,000	654,000	0	654,000	328,725	135,991	371,398
CIGNA Life Insurance Company of Canada	Ind.	50,000	0	50,000	2,000	0	2,000	651	166	800
	Group	1,455,000	0	1,455,000	0	0	0	64,087	14,701	77,820
Clarica Life Insurance Company	Ind.	35,245,000	8,124,000	43,369,000	23,208,000	17,876,000	41,084,000	3,929,804	461,987	4,121,527
	Group	3,706,000	2,702,000	6,408,000	2,670,000	12,222,000	14,892,000	1,269,937	1,878	1,020,866
CNA Life Insurance Company of Canada	Ind.	77,000	0	77,000	0	0	0	15,501	6,153	25,743
	Group	0	0	0	0	0	0	0	86	79

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Co-operators Life Insurance Company	Ind.	3,714,000	648,000	4,362,000	1,103,000	1,089,000	2,192,000	628,285	92,470	664,466
	Group	1,010,000	1,834,000	2,844,000	368,000	4,538,000	4,906,000	333,972	25,957	421,242
Combined Insurance Company of America	Ind.	221,000	0	221,000	210,000	0	210,000	5,229	7,992	12,166
	Group	2,000	0	2,000	(9,000)	0	(9,000)	3,727	525	1,947
Commercial Union Life Assurance Company of Canada	Ind.	1,065,000	321,000	1,386,000	723,000	433,000	1,156,000	192,778	38,360	221,696
	Group	121,000	10,000	131,000	0	10,000	10,000	10,148	1,414	5,410
Concordia Life Insurance Company	Ind.	496,000	(1,000)	495,000	39,000	541,000	580,000	64,676	1,350	61,720
	Group	0	0	0	0	0	0	0	0	0
CT Financial Assurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	684,000	0	684,000	176,000	0	176,000	107,412	30,622	113,695
CUMIS Life Insurance Company	Ind.	15,000	0	15,000	2,000	3,000	5,000	3,189	0	3,142
	Group	2,307,000	827,000	3,134,000	1,029,000	182,000	1,211,000	315,226	94,089	382,452
CUNA Mutual Insurance Society	Ind.	0	0	0	3,000	5,000	8,000	349	0	280
	Group	0	0	0	0	0	0	0	0	0
Federated Life Insurance Company of Canada	Ind.	5,000	0	5,000	0	0	0	1,713	300	1,963
	Group	0	0	0	0	0	0	0	0	0
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0
	Group	275,000	0	275,000	0	0	0	1,065	7,552	3,945

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Forethought Life Insurance Company	Ind.	3,247,000	0	3,247,000	381,000	0	381,000	2,778	4,644	6,895
	Group	0	0	0	0	0	0	0	0	0
General American Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	1,000	0	1,000	0	0	0	0	0	0
Household Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	333,000	0	333,000	219,000	0	219,000	28,728	26,139	32,681
Industrial-Alliance Pacific Life Insurance Company	Ind.	158,000	1,000	159,000	315,000	104,000	419,000	3,415	915	21,988
	Group	2,179,000	0	2,179,000	362,410	0	362,410	0	91,440	188,688
John Alden Life Insurance Company	Ind.	0	0	0	0	2,000	2,000	0	0	0
	Group	0	0	0	0	0	0	6	0	0
L'Industrielle-Alliance Compagnie d'Assurance sur la Vie	Ind.	3,446,000	1,516,000	4,962,000	1,894,000	2,614,000	4,508,000	575,562	107,261	633,054
	Group	129,000	171,000	300,000	349,000	1,883,000	2,232,000	37,412	9,263	72,820
La Corporation d'assurance de personnes La Laurentienne	Ind.	637,000	0	637,000	279,000	651,000	930,000	74,301	0	63,095
	Group	0	0	0	0	0	0	0	0	0
La Survivance compagnie mutuelle d'assurance-vie	Ind.	58,000	0	58,000	6,000	8,000	14,000	6,695	146	7,188
	Group	1,000	0	1,000	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	Ind.	2,000	0	2,000	0	0	0	40	0	225
	Group	6,000	0	6,000	0	0	0	2,715	1,156	1,516

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Life Investors Insurance Company of America	Ind.	0	0	0	0	0	0	0	0	0
	Group	77,000	0	77,000	0	0	0	16,408	246	16,468
London Life Insurance Company	Ind.	33,588,000	4,540,000	38,128,000	22,452,000	15,272,000	37,724,000	2,287,673	184,304	2,354,463
	Group	117,000	2,618,000	2,735,000	(132,000)	4,565,000	4,433,000	182,931	0	0
Massachusetts Mutual Life Insurance Company	Ind.	1,000	0	1,000	0	0	0	23	0	22
	Group	0	0	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	Ind.	90,000	0	90,000	220,000	0	220,000	6,029	0	2,431
	Group	17,000	0	17,000	33,000	0	33,000	4,032	0	9,664
New York Life Insurance Company	Ind.	5,000	0	5,000	2,000	0	2,000	43	0	41
	Group	871,000	0	871,000	996,000	0	996,000	262,747	12,918	265,641
NN Life Insurance Company of Canada	Ind.	744,000	192,000	936,000	701,000	484,000	1,185,000	100,603	10,920	106,389
	Group	0	0	0	0	34,000	34,000	0	201	201
Norwich Union Life Insurance Company (Canada)	Ind.	1,296,000	1,000	1,297,000	527,000	67,000	594,000	32,094	2,712	32,633
	Group	0	0	0	0	29,000	29,000	0	0	0
Penncorp Life Insurance Company	Ind.	50,000	0	50,000	0	2,000	2,000	4,440	4,361	7,512
	Group	0	0	0	0	0	0	0	0	0
Pennsylvania Life Insurance Company	Ind.	7,000	0	7,000	4,000	4,000	8,000	1,405	0	1,492
	Group	0	0	0	0	0	0	40	0	0

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Pierce National Life Insurance Company	Ind.	1,889,000	6,000	1,895,000	631,000	0	631,000	14,143	1,148	14,950
	Group	0	0	0	0	0	0	0	0	0
Primerica Life Insurance Company of Canada	Ind.	711,000	0	711,000	254,000	1,000	255,000	225,192	63,806	263,064
	Group	0	0	0	0	0	0	0	0	0
Prudential of America Life Insurance Company (Canada)	Ind.	9,737,000	32,000	9,769,000	0	0	0	195,856	3,005	216,590
	Group	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	21,000	0	21,000	0	0	0	1,825	2,525	4,355
	Group	0	0	0	0	0	0	0	0	0
Reliable Life Insurance Company	Ind.	39,000	0	..39,000	0	0	0	10,847	1,725	10,395
	Group	0	0	0	0	0	0	0	0	0
Royal & Sun Alliance Life Insurance Company of Canada	Ind.	1,602,000	241,000	1,843,000	114,000	341,000	455,000	196,422	20,297	201,354
	Group	0	0	0	0	0	0	0	0	0
SSQ, Société d'Assurance-Vie inc.	Ind.	0	0	0	0	0	0	0	0	0
	Group	24,000	1,486,000	1,510,000	84,000	2,000	86,000	456	9,703	10,159
State Farm Life Insurance Company	Ind.	778,000	425,000	1,203,000	554,000	319,000	873,000	167,481	49,050	194,799
	Group	8,000	0	8,000	0	0	0	3,298	0	3,413
Sun Life Assurance Company of Canada	Ind.	13,629,000	4,141,000	17,770,000	8,540,000	11,028,000	19,568,000	1,223,943	47,180	1,185,585
	Group	7,107,000	3,928,000	11,035,000	5,561,000	12,131,000	17,692,000	1,835,832	39,845	1,909,514

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Superior Life Insurance Company	Ind.	1,000	0	1,000	0	0	0	0	122	103
	Group	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	11,796,000	3,729,000	15,525,000	9,356,000	13,246,000	22,602,000	868,961	133,601	1,039,602
	Group	15,781,000	12,072,000	27,853,000	9,484,000	21,359,000	30,843,000	3,539,636	71,940	3,515,208
The Empire Life Insurance Company	Ind.	411,000	664,000	1,075,000	148,000	1,099,000	1,247,000	62,242	1,151	60,288
	Group	53,000	0	53,000	0	40,000	40,000	8,472	0	8,151
The Equitable Life Assurance Society of the United States	Ind.	0	0	0	0	0	0	3	0	2
	Group	0	0	0	0	1,000	1,000	0	0	0
The Equitable Life Insurance Company of Canada	Ind.	488,000	26,000	514,000	195,000	481,000	676,000	57,239	30,712	83,568
	Group	5,000	0	5,000	36,000	0	36,000	7,847	295	3,428
The Great-West Life Assurance Company	Ind.	9,472,000	280,000	9,752,000	6,515,000	7,424,000	13,939,000	1,492,174	125,221	1,479,072
	Group	2,993,000	70,000	3,063,000	3,456,000	1,576,000	5,032,000	1,099,002	51,586	1,255,840
The Imperial Life Assurance Company of Canada	Ind.	3,231,000	268,000	3,499,000	1,981,000	1,787,000	3,768,000	324,287	33,859	332,823
	Group	650,000	442,000	1,092,000	134,000	587,000	721,000	204,644	12,662	443,982
The Manufacturers Life Insurance Company	Ind.	9,791,000	4,908,000	14,699,000	6,838,000	14,342,000	21,180,000	1,122,531	395,966	1,437,977
	Group	5,386,000	2,401,000	7,787,000	4,050,000	11,150,000	15,200,000	1,639,363	75,702	1,682,489
The Maritime Life Assurance Company	Ind.	7,636,000	773,000	8,409,000	4,779,000	2,493,000	7,272,000	868,805	128,202	937,680
	Group	4,033,000	796,000	4,829,000	3,502,000	2,697,000	6,199,000	1,283,865	201,661	1,657,749

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*		Direct Insurance Premiums *Primes d'assurance directe*			Exhibit of Claims and Dividends *Relève des prestations et bénéfices*			Movement of Insurance *Mouvement des assurances*		
		Insurance *Assurance* ($)	Annuities *Rentes* ($)	Total *Total* ($)	Insurance *Assurance* ($)	Annuities *Rentes* ($)	Total *Total* ($)	In Force 1998 *En vigueur en 1998* $'000	New Effected *Émis* $'000	In Force 1999 *En vigueur en 1999* $'000
The National Life Assurance Company of Canada	Ind.	1,127,000	175,000	1,302,000	580,000	175,000	755,000	96,467	26,021	114,307
	Group	238,000	14,468,000	14,706,000	473,000	10,924,000	11,397,000	87,195	0	91,004
The Prudential Insurance Company of America	Ind.	176,000	0	176,000	551,000	0	551,000	4,692	0	4,284
	Group	236,000	0	236,000	77,000	7,000	84,000	93,077	0	73,077
The Standard Life Assurance Company	Ind.	4,665,000	7,893,000	12,558,000	3,496,000	7,850,000	11,346,000	509,834	42,832	522,251
	Group	128,000	2,178,000	2,306,000	77,000	5,385,000	5,462,000	34,143	2,952	41,846
The Travelers Insurance Company	Ind.	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	2,000	2,000	54	0	54
The Wawanesa Life Insurance Company	Ind.	1,178,000	965,000	2,143,000	564,000	1,162,000	1,726,000	165,648	35,018	188,550
	Group	20,000	0	20,000	50,000	0	50,000	12,212	0	12,166
The Western Life Assurance Company	Ind.	74,000	0	74,000	4,000	0	4,000	6,989	21,506	27,994
	Group	0	0	0	0	0	0	0	0	0
Toronto Dominion Life Insurance Company	Ind.	1,000	0	1,000	0	0	0	875	0	875
	Group	0	0	0	0	0	0	105	0	0
Toronto Mutual Life Insurance Company	Ind.	21,000	0	21,000	14,000	0	14,000	7,459	495	7,470
	Group	0	0	0	0	0	0	0	0	0
Transamerica Life Insurance Company of Canada	Ind.	1,566,000	403,000	1,969,000	278,000	316,000	594,000	285,786	84,719	339,712
	Group	0	0	0	10,000	0	10,000	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 1999

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 1999

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relève des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 1998 / *En vigueur en 1998* $'000	New Effected / *Émis* $'000	In Force 1999 / *En vigueur en 1999* $'000
Union du Canada Assurance-Vie	Ind.	14,000	1,000	15,000	6,000	2,000	8,000	1,581	25	1,557
	Group	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	6,000	0	6,000	1,000	0	1,000	216	101	157
	Group	0	0	0	0	0	0	0	0	0
UNUM Life Insurance Company of America	Ind.	18,000	0	18,000	35,000	0	35,000	918	0	903
	Group	75,000	0	75,000	33,000	0	33,000	25,239	4,938	35,997
Westbury Canadian Life Insurance Company	Ind.	2,387,000	86,000	2,473,000	932,000	146,000	1,078,000	345,175	96,409	412,633
	Group	0	0	0	32,000	0	32,000	2,950	0	3,170
Zurich Life Insurance Company of Canada	Ind.	1,626,000	2,000	1,628,000	684,000	134,000	818,000	335,596	20,570	331,076
	Group	36,000	54,000	90,000	99,000	114,000	213,000	9,061	2,494	9,243
Totals - 1999 - 68 Companies/Compagnies	Ind.	192,069,000	44,456,000	236,525,000	107,520,000	110,659,000	218,179,000		2,711,751	20,569,011
Totals - 1998 - 73 Companies/Compagnies	Ind.	181,492,000	31,935,000	213,427,000	95,829,000	134,146,000	229,975,000	17,829,170	2,231,213	19,239,085
Totals - 1999 - 57 Companies/Compagnies	Group	75,675,000	57,079,000	132,754,000	47,542,410	94,438,000	141,980,410		1,399,524	20,332,146
Totals - 1998 - 62 Companies/Compagnies	Group	72,747,000	51,381,000	124,128,000	50,406,000	97,197,000	147,603,000	19,134,863	1,140,695	19,284,116

Marine

Marine

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	64,000	39,000	61
Allianz Insurance Company of Canada	18,000	2,000	11
American Home Assurance Company	58,000	(33,000)	(57)
American National Fire Insurance Company	295,000	141,000	48
AXA Insurance (Canada)	255,000	31,000	12
AXA Pacific Insurance Company	652,000	13,000	2
Chubb Insurance Company of Canada	1,000	0	0
Co-operators General Insurance Company	75,000	0	0
Commonwealth Insurance Company	25,000	0	0
Ecclesiastical Insurance Office Public Limited Company	5,000	4,000	80
Federation Insurance Company of Canada	6,000	(5,000)	(83)
Gerling Canada Insurance Company	0	16,000	0
Great American Insurance Company	0	9,000	0
Hartford Insurance Company of Canada	2,000	(1,000)	(50)
ING Wellington Insurance Company	28,000	0	0
Kingsway General Insurance Company	59,000	3,000	5
Liberty Mutual Insurance Company	114,000	8,000	7
Lloyd's Underwriters	27,000	15,000	56
Lumbermens Mutual Casualty Company	17,000	0	0
Maritime Insurance Company Limited	16,000	31,000	194
Royal & Sun Alliance Insurance Company of Canada	280,000	160,000	57
St. Paul Fire and Marine Insurance Company	53,000	19,000	36
Sunderland Marine Mutual Insurance Company Limited	1,736,251	915,110	53
The Continental Insurance Company	27,000	0	0
The Nordic Insurance Company of Canada	7,000	(105,000)	(1,500)
Zurich Insurance Company	164,000	3,000	2
Totals - 1999 - 26 Companies/Compagnies	3,984,251	1,265,110	32
Totals - 1998 - 23 Companies/Compagnies	3,573,093	1,815,000	51

Property

Biens

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	672,000	1,173,000	175
Affiliated FM Insurance Company	88,000	45,000	51
Allianz Insurance Company of Canada	4,020,000	3,413,000	85
Allstate Insurance Company of Canada	4,306,000	5,616,000	130
American Bankers Insurance Company of Florida	1,926,000	93,000	5
American Home Assurance Company	3,353,000	406,000	12
AXA Insurance (Canada)	1,661,000	965,000	58
AXA Pacific Insurance Company	161,000	149,000	93
Balboa Insurance Company	358,000	(18,000)	(5)
CAA Insurance Company (Ontario)	37,000	8,000	22
Canada Life Casualty Insurance Company	327,000	278,000	85
Canadian Millers' Mutual Insurance Company	107,000	7,000	7
Canadian Universities Reciprocal Insurance Exchange	223,000	(5,000)	(2)
Canassurance compagnie d'assurances générales inc.	36,000	8,000	22
Carleton Mutual Fire Insurance Company	1,077,000	676,000	63
Centennial Insurance Company	1,000	0	0
CGU Insurance Company of Canada	13,811,000	9,341,000	68
CGU International Insurance plc	12,000	2,000	17
Chubb Insurance Company of Canada	433,000	10,000	2
Co-operators General Insurance Company	15,751,000	9,556,000	61
Commerce and Industry Insurance Company of Canada	80,000	5,000	6
Commonwealth Insurance Company	198,000	0	0
Coseco Insurance Company	96,000	162,000	169
CUMIS General Insurance Company	644,000	598,000	93

Property

Biens

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Eagle Star Insurance Company Limited	5,000	0	0
Ecclesiastical Insurance Office Public Limited Company	1,111,000	325,000	29
Economical Mutual Insurance Company	7,230,000	5,486,000	76
Elite Insurance Company	2,254,000	1,038,000	46
Everest Insurance Company of Canada	23,000	0	0
Factory Mutual Insurance Company	3,810,000	276,000	7
Federal Insurance Company	68,000	8,000	12
Federated Insurance Company of Canada	39,000	1,000	3
Federation Insurance Company of Canada	1,776,000	695,000	39
First North American Insurance Company	384,000	17,000	4
Fundy Mutual Fire Insurance Company	1,865,000	1,308,000	70
Gerling Canada Insurance Company	484,000	2,025,000	418
Gore Mutual Insurance Company	5,000	0	0
Grain Insurance and Guarantee Company	330,000	103,000	31
Hartford Fire Insurance Company	80,000	1,000	1
Hartford Insurance Company of Canada	84,000	2,000	2
ING Novex Insurance Company of Canada	1,000	0	0
ING Wellington Insurance Company	204,000	(29,000)	(14)
Kingsway General Insurance Company	149,000	161,000	108
La Compagnie d'assurance Belair inc.	1,226,000	1,285,000	105
La Compagnie d'Assurances Jevco	2,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	357,000	387,000	108
Legacy General Insurance Company	299,000	17,000	6
Liberty Insurance Company of Canada	85,000	167,000	196

Property

Biens

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Liberty Mutual Fire Insurance Company	0	(3,000)	0
Lloyd's Underwriters	4,620,000	(1,420,000)	(31)
Lombard General Insurance Company of Canada	2,952,000	1,507,000	51
Lombard Insurance Company	894,000	1,049,000	117
London and Midland General Insurance Company	57,000	69,000	121
Lumbermen's Underwriting Alliance	2,705,000	5,431,000	201
Lumbermens Mutual Casualty Company	587,000	208,000	35
Maritime Insurance Company Limited	27,000	1,000	4
Markel Insurance Company of Canada	575,000	335,000	58
Old Republic Insurance Company of Canada	23,000	0	0
Optimum Société d'Assurance inc.	1,606,000	1,394,000	87
Pembridge Insurance Company	30,000	(37,000)	(123)
Peopleplus Insurance Company	16,000	2,000	13
Perth Insurance Company	13,000	0	0
Quebec Assurance Company	1,000	0	0
RBC Travel Insurance Company	85,000	11,000	13
Reliance Insurance Company	56,000	0	0
Royal & Sun Alliance Insurance Company of Canada	9,537,000	3,742,000	39
Scottish & York Insurance Company Limited	201,000	241,000	120
Security Insurance Company of Hartford	67,000	26,000	39
Security National Insurance Company	440,000	239,000	54
Southeastern Mutual Fire Insurance Company	1,931,000	674,000	35
St. Paul Fire and Marine Insurance Company	203,000	29,000	14
Stanley Mutual Insurance Company	3,558,000	1,881,000	53

Property

Biens

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
State Farm Fire and Casualty Company	5,653,000	5,241,000	93
Temple Insurance Company	20,000	0	0
The American Road Insurance Company	7,000	0	0
The Boiler Inspection and Insurance Company of Canada	2,002,000	(5,000)	0
The Citadel General Assurance Company	3,860,000	2,874,000	74
The Continental Insurance Company	842,000	525,000	62
The Dominion of Canada General Insurance Company	2,422,000	1,330,000	55
The Halifax Insurance Company	15,125,000	12,180,000	81
The Nordic Insurance Company of Canada	(83,000)	1,901,000	(2,290)
The Personal Insurance Company of Canada	418,000	360,000	86
The Portage la Prairie Mutual Insurance Company	1,206,000	667,000	55
The Sovereign General Insurance Company	2,004,000	1,683,000	84
The Tokio Marine and Fire Insurance Company Limited	2,000	0	0
The Travelers Indemnity Company	0	5,000	0
The Wawanesa Mutual Insurance Company	4,608,000	4,330,000	94
The Yasuda Fire and Marine Insurance Company Limited	6,000	0	0
TIG Insurance Company	35,000	3,000	9
Traders General Insurance Company	1,069,000	1,032,000	97
Trafalgar Insurance Company of Canada	266,000	447,000	168
Travelers Casualty & Surety Company of Canada	9,000	(5,000)	(56)
Unifund Assurance Company	1,206,000	590,000	49
United General Insurance Corporation	1,003,000	575,000	57
Waterloo Insurance Company	107,000	87,000	81
Zenith Insurance Company	635,000	630,000	99

Property

Biens

Premiums and Losses in New Brunswick - 1999

Primes et sinistres au Nouveau-Brunswick - 1999

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Zurich Insurance Company	3,951,000	2,884,000	73
Totals - 1999 - 97 Companies/Compagnies	147,806,000	98,474,000	67
Totals - 1998 - 102 Companies/Compagnies	143,573,000	122,826,000	86